

ABSTRACT

5 Data processing for novel form of relationship
management links, supervises, and balances depositors,
marketing agents, financial intermediaries, mortgage
brokers, and borrowers in an inflation-adjusted financing
program. Funds are deposited in participating financial
institutions in return for certificates of deposit
yielding a fixed rate of interest, plus principal growth
10 at a yearly rate equal to that year's rate of growth in
the Consumer Price Index-All Urban Consumers, All Items.
Funds on deposit are loaned to borrower, either directly
or through brokers, at a rate calculated by adding three
components: a fixed debt service rate, a fixed constant
15 interest rate, and an inflation factor interest rate which
reflects the effects of inflation on the outstanding loan
balance. Organizing company synchronizes entire program by
contacting depositors through marketing agent, designating
institutions to receive depositors' funds, contacting
20 borrowers directly or through brokers, and by supplying
data processing capabilities to financial intermediaries
for purposes of implemtation of the program and for
analysis of the effects of the program on the
intermediaries' capital structures.